

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

**FEIN, SUCH, KAHN & SHEPARD PC**

Counsellors at Law

7 Century Drive - Suite 201

Parsippany, New Jersey 07054

(973) 538-9300

Attorneys for Secured Creditor

SELECT PORTFOLIO SERVICING, INC., as  
servicer for CSMC 2019-JR1 TRUST

R.A. LEBRON, ESQ.

SPS1705

bankruptcy@feinsuch.com

In Re:

GIOVANNA M. LEWANDOWSKI aka

GIOVANNA LEWANDOWSKI aka

GIOVANNA FUSCELLARO-LEWANDOWSKI

AND RYAN LEWANDOWSKI

Debtor(s).

Case No.: 19-23362 JNP

Adv. No.:

Hearing Date: September 18, 2019

Judge: Hon. Jerrold N. Poslusny,  
Jr.



Order Filed on October 18, 2019  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

**ORDER RESOLVING OBJECTION TO CONFIRMATION**

The relief set forth on the following page(s) is hereby **ORDERED**.

**DATED: October 18, 2019**

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtor(s): GIOVANNA M. LEWANDOWSKI aka GIOVANNA LEWANDOWSKI aka  
GIOVANNA FUSCELLARO-LEWANDOWSKI AND RYAN LEWANDOWSKI

Case No: 19-23362 JNP

Caption of Order: **ORDER RESOLVING OBJECTION TO CONFIRMATION**

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Upon the Objection of FEIN, SUCH, KAHN & SHEPARD, P.C.,  
attorneys for the Secured Creditor, SELECT PORTFOLIO SERVICING,  
INC., as servicer for CSMC 2019-JR1 TRUST, as to certain real  
property known as 15 NEW YORK AVENUE, BERLIN, NJ 08009 as set forth  
in the objection papers, and for good cause shown;

**ORDERED AS FOLLOWS:**

1. Upon confirmation, the secured claim is reclassified to  
an unsecured claim.
2. The creditor shall receive any available unsecured pro  
rata distribution on its filed proof of claim.
3. The lien strip and/or reclassification is valid upon  
successful completion of the Chapter 13 plan and receipt of  
bankruptcy discharge.
4. The lien strip and/or reclassification is void upon  
dismissal or conversion of the chapter 13 case or the filing of a  
modified Chapter 13 plan that alters the proposed treatment in the  
original Chapter 13 plan.
5. If the case is dismissed or converted, the claim shall be  
reinstated in full with appropriate interest and other applicable  
and appropriate fees, costs, etc.

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6. The Debtor(s) shall maintain adequate hazard insurance coverage and maintain secured creditor as a loss payee until completion of the Chapter 13 plan and receipt of discharge.

7. The Debtor(s) shall maintain prompt payment for property taxes.

8. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.

9. The Movant shall serve this Order on the Debtor(s), any Trustee and other party who entered an appearance on the Objection.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Giovanna M. Lewandowski  
Ryan Lewandowski  
Debtors

Case No. 19-23362-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2019.  
db/jdb +Giovanna M. Lewandowski, Ryan Lewandowski, 15 New York Ave., Berlin, NJ 08009-1120

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2019 at the address(es) listed below:

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Katherine B. Galdieri on behalf of Creditor NJR Clean Energy Ventures Corporation  
kgaldieri@kbtlaw.com, akelly@kbtlaw.com;wsheridan@kbtlaw.com;saudino@kbtlaw.com  
Kevin Gordon McDonald on behalf of Creditor MidFirst Bank kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Mitchell L Chambers, Jr. on behalf of Joint Debtor Ryan Lewandowski ecfbccomcast.net  
Mitchell L Chambers, Jr. on behalf of Debtor Giovanna M. Lewandowski ecfbccomcast.net  
R. A. Lebron on behalf of Creditor SELECT PORTFOLIO SERVICING, INC., as servicer for CSMC  
2019-JR1 TRUST bankruptcy@feinsuch.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8